

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security      1 Assumption of Executory Contract or Unexpired Lease      0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Dwinel M Belfort  
Sharetta M Belfort**

Case No.: **19-16052**  
Judge: **Hon. Christine M. Gravelle, USBJ**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☒ Original  
☐ Motions Included

☐ Modified/Notice Required  
☐ Modified/No Notice Required

Date: **March 26, 2019**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: DMB Initial Co-Debtor SMB

### Part 1: Payment and Length of Plan

a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 6 months, and then pay 766.00 Monthly to the Chapter 13 Trustee, starting on October 1, 2019 for approximately 54 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:  
**Auto Lease payment will terminate in 6 months to make increased trustee payment.**

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	1,981.00
Internal Revenue Service (IRS)	Taxes and certain other debts	5,667.20

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Pnc Mortgage	78 Wolff Ave. Edison, NJ 08837 Middlesex County	29,500.00	0.00	29,500.00	1,955.93

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES**

**the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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**-NONE-**

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**Nissan Motor Acceptance**

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
AmeriCredit/GM Financial	0.00	Lease Monthly payments: \$411.00	NO Arrearage	\$411.00

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

**\*This plan is a step plan or has lumpsum payments as follows: \$200.00 per month for 6 months, then \$766.00 per month for 54 months**

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 30, 2019

/s/ Dwinel M Belfort

Dwinel M Belfort

Debtor

Date: January 30, 2019

/s/ Sharetta M Belfort

Sharetta M Belfort

Joint Debtor

Date January 30, 2019

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor(s)

**Certificate of Notice Page 8 of 10**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dwinel M Belfort  
 Sharetta M Belfort  
 Debtors

Case No. 19-16052-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 66

Date Rcvd: Apr 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2019.

db/jdb  
 518141976 +Dwinel M Belfort, Sharetta M Belfort, 78 Wolff Ave., Edison, NJ 08837-3311  
 518141977 +AEs/njhighed, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 518141982 +AEs/njhighed, Po Box 61047, Harrisburg, PA 17106-1047  
 518141983 +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
 518141980 +AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145  
 518141996 +American General Financial/Springleaf Fi, Po Box 912, Toms River, NJ 08754-0912  
 518142000 +Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407  
 518141999 +Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497  
 518142002 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 518142002 +Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641  
 518142001 +Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street,  
 Dickson City, PA 18519-1641  
 518142003 +Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461,  
 Harrisburg, PA 17105-2461  
 518142005 +Cornerstone/American Education Services, Pob Box 145122, Salt Lake City, UT 84114-5122  
 518142009 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
 518142010 +Eos Cca, Po Box 981008, Boston, MA 02298-1008  
 518142011 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 518142014 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 518142016 +Jared/Sterling Jewelers, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680  
 518142018 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
 518142021 +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208  
 518142025 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188,  
 New Brunswick, NJ 08903-1188  
 518142026 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 518151990 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
 518142029 +Nissan Motor Acceptance, Po Box 660360, Dallas, TX 75266-0360  
 518142028 +Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360  
 518142030 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 518142032 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 518142036 +Selip & Stylianou, LLP, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914  
 518142037 +Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914  
 518142038 +St. Peter's University Hospital, 254 Easton Ave., New Brunswick, NJ 08901-1766  
 518142040 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
 Trenton, NJ 08645-0111  
 518142052 +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223  
 518142051 +Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223  
 518142053 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 518142054 +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
 518142057 +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
 518142061 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 518142060 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 25 2019 00:09:23 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 25 2019 00:09:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

518141978 +E-mail/PDF: cbp@onemainfinancial.com Apr 25 2019 00:14:32  
 American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,  
 Po Box 3251, Evansville, IL 47731-3251  
 518141990 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 25 2019 00:14:46 Capital One,  
 Po Box 30281, Salt Lake City, UT 84130-0281  
 518141993 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 25 2019 00:16:32 Capital One,  
 Po Box 30253, Salt Lake City, UT 84130-0253  
 518141985 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 25 2019 00:14:45 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518141995 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Apr 25 2019 00:14:55  
 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518141997 +E-mail/Text: bankruptcy@certifiedcollection.com Apr 25 2019 00:09:05  
 Certified Credit & Collection Bureau, P.O. Box 1750, Whitehouse Station, NJ 08889-1750  
 518142007 +E-mail/PDF: creditonebknofications@resurgent.com Apr 25 2019 00:16:41 Credit One Bank,  
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 518142008 +E-mail/PDF: creditonebknofications@resurgent.com Apr 25 2019 00:14:54 Credit One Bank,  
 Po Box 98872, Las Vegas, NV 89193-8872  
 518142013 +E-mail/Text: bknotice@ercbpo.com Apr 25 2019 00:09:26 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 518142012 +E-mail/Text: bknotice@ercbpo.com Apr 25 2019 00:09:26 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 518142015 E-mail/Text: cio.bncmail@irs.gov Apr 25 2019 00:08:29 Internal Revenue Service (IRS),  
 Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 66

Date Rcvd: Apr 24, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518142017 +E-mail/Text: BKRMailOPS@weltman.com Apr 25 2019 00:08:49 Jared/Sterling Jewelers,  
375 Ghent Rd, Fairlawn, OH 44333-4601  
518142019 E-mail/Text: camanagement@mtb.com Apr 25 2019 00:08:48 M & T Bank, Attn: Bankruptcy,  
Po Box 844, Buffalo, NY 14240  
518142020 E-mail/Text: camanagement@mtb.com Apr 25 2019 00:08:48 M & T Bank, Po Box 7678,  
Buffalo, NY 14240  
518142027 +E-mail/PDF: pa\_dc\_claims@navient.com Apr 25 2019 00:15:39 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
518142034 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 25 2019 00:15:40 Regional Acceptance Co,  
Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105  
518142035 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 25 2019 00:15:40 Regional Acceptance Co,  
621 West New Port Pike, Wilmington, DE 19804-3235  
518142041 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2019 00:16:22 Synchrony Bank,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
518144048 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2019 00:14:35 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518142043 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2019 00:14:35 Synchrony Bank,  
C/o Po Box 965036, Orlando, FL 32896-0001  
518142045 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2019 00:14:35 Synchrony Bank/PC Richard,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
518142046 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2019 00:16:23 Synchrony Bank/PC Richard,  
C/o Po Box 965036, Orlando, FL 32896-0001  
518142047 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2019 00:16:23 Synchrony Bank/Walmart,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
518142049 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2019 00:15:26 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024  
518142063 +E-mail/Text: vci.bkcy@vwcredit.com Apr 25 2019 00:09:31 Volkswagen Credit, Inc,  
1401 Franklin Blvd, Libertyville, IL 60048-4460  
518142062 +E-mail/Text: vci.bkcy@vwcredit.com Apr 25 2019 00:09:31 Volkswagen Credit, Inc,  
Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518141984\* +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
518141979\* +American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,  
Po Box 3251, Evansville, IL 47731-3251  
518141981\* +American General Financial/Springleaf Fi, Po Box 912, Toms River, NJ 08754-0912  
518141991\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
518141992\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
518141994\* +Capital One, Po Box 30253, Salt Lake City, UT 84130-0253  
518141986\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141987\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141988\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141989\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141998\* +Certified Credit & Collection Bureau, P.O. Box 1750, Whitehouse Station, NJ 08889-1750  
518142006\* +Cornerstone/American Education Services, P.O. Box 145122, Salt Lake City, UT 84114-5122  
518142004\* +Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461,  
Harrisburg, PA 17105-2461  
518142022\* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208  
518142023\* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208  
518142024\* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208  
518142031\* +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
518142033\* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
518142039\* +St. Peter's University Hospital, 254 Easton Ave., New Brunswick, NJ 08901-1766  
518142042\* +Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
518142044\* +Synchrony Bank, C/o Po Box 965036, Orlando, FL 32896-0001  
518142048\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
518142050\* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024  
518142058\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
518142059\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
518142055\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
518142056\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

TOTALS: 0, \* 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 66

Date Rcvd: Apr 24, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Justin M Gillman on behalf of Joint Debtor Sharetta M Belfort ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Justin M Gillman on behalf of Debtor Dwinel M Belfort ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5